

Fill in this information to identify your case:

Debtor 1 **Shawn K. Monn**
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **MIDDLE DISTRICT OF PENNSYLVANIA**

Case number **1:19-bk-04540**
(if known)

☐ Check if this is an amended filing

Official Form 106Sum**Summary of Your Assets and Liabilities and Certain Statistical Information****12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

| | | Your assets Value of what you own |
|---|----|---|
| 1. Schedule A/B: Property (Official Form 106A/B) | | |
| 1a. Copy line 55, Total real estate, from Schedule A/B..... | \$ | 137,500.00 |
| 1b. Copy line 62, Total personal property, from Schedule A/B..... | \$ | 27,056.50 |
| 1c. Copy line 63, Total of all property on Schedule A/B..... | \$ | 164,556.50 |

Part 2: Summarize Your Liabilities

| | | Your liabilities Amount you owe |
|---|----|---|
| 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) | | |
| 2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ... | \$ | 291,000.00 |
| 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) | | |
| 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> | \$ | 0.00 |
| 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> | \$ | 294,908.84 |
| Your total liabilities | | \$ 585,908.84 |

Part 3: Summarize Your Income and Expenses

| | | |
|---|----|-----------------|
| 4. Schedule I: Your Income (Official Form 106I) | | |
| Copy your combined monthly income from line 12 of <i>Schedule I</i> | \$ | 4,500.00 |
| 5. Schedule J: Your Expenses (Official Form 106J) | | |
| Copy your monthly expenses from line 22c of <i>Schedule J</i> | \$ | 3,920.00 |

Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes
7. **What kind of debt do you have?**
- ☐ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☒ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ _____

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

| | Total claim |
|--|-----------------|
| From Part 4 on <i>Schedule E/F</i>, copy the following: | |
| 9a. Domestic support obligations (Copy line 6a.) | \$ 0.00 |
| 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) | \$ 0.00 |
| 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) | \$ 0.00 |
| 9d. Student loans. (Copy line 6f.) | \$ 0.00 |
| 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) | \$ 0.00 |
| 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) | +\$ 0.00 |
| 9g. Total. Add lines 9a through 9f. | \$ 0.00 |

Fill in this information to identify your case and this filing:

Debtor 1 **Shawn K. Monn**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **MIDDLE DISTRICT OF PENNSYLVANIA**

Case number **1:19-bk-04540**

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Official Form 106A/B Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

☐ No. Go to Part 2.

☒ Yes. Where is the property?

1.1

10826 Coral Ridge Road

Street address, if available, or other description

Fayetteville PA 17222-0000

City State ZIP Code

Franklin

County

What is the property? Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other _____

Who has an interest in the property? Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☒ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?**\$275,000.00****Current value of the portion you own?****\$137,500.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

In fee simple

☐ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number:

See attached appraisal. This property is titled in the name of Debtor and his spouse. Debtor's spouse filed for divorce in November of 2017.

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>**\$137,500.00****Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles☐ No☒ Yes

3.1 Make: **Dodge**
 Model: **1500**
 Year: **2011**
 Approximate mileage: **240,000**
 Other information:

**see Kelley Blue Book value
attached**

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property
 (see instructions)

Do not deduct secured claims or exemptions. Put
the amount of any secured claims on *Schedule D:
Creditors Who Have Claims Secured by Property.*

**Current value of the
entire property?**

**Current value of the
portion you own?**

\$5,133.00**\$5,133.00**

3.2 Make: **Cadillac**
 Model: **Escalade**
 Year: **2007**
 Approximate mileage: **150,000**
 Other information:

**See Kelley Blue Book value
attached - This vehicle is titled
in the name of Debtor and his
spouse**

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another

☐ Check if this is community property
 (see instructions)

Do not deduct secured claims or exemptions. Put
the amount of any secured claims on *Schedule D:
Creditors Who Have Claims Secured by Property.*

**Current value of the
entire property?**

**Current value of the
portion you own?**

\$7,447.00**\$3,723.50****4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☒ No☐ Yes

**5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for
pages you have attached for Part 2. Write that number here.....=>**

\$8,856.50**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No☒ Yes. Describe.....**Sofa, table, two beds****\$1,250.00****7. Electronics**

*Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices
including cell phones, cameras, media players, games*

☐ No☒ Yes. Describe.....**Two televisions, computer, printer, cell phone****\$2,000.00****8. Collectibles of value**

*Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections;
other collections, memorabilia, collectibles*

☒ No

☐ Yes. Describe.....**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments☒ No☐ Yes. Describe.....**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment☐ No☒ Yes. Describe.....**Two 12 gauge shotguns, one 4/10 shotgun, ammunition****\$1,200.00****11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories☐ No☒ Yes. Describe.....**Miscellaneous wearing apparel****\$300.00****12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☐ No☒ Yes. Describe.....**Wedding band****\$200.00****13. Non-farm animals***Examples:* Dogs, cats, birds, horses☒ No☐ Yes. Describe.....**14. Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes. Give specific information.....**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here****\$4,950.00****Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?****Current value of the portion you own?**
Do not deduct secured claims or exemptions.**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☐ No☒ Yes.....**Cash****\$150.00****17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes.....

Institution name:

| | | | |
|-------|--|---|---------------|
| | Business checking account in name of Inline Commercial Construction, Inc. | Farmers & Merchants Trust Company Value of corporation and its assets stated in No. 19 DISCLOSED FOR INFORMATIONAL PURPOSES ONLY | |
| 17.1. | | | \$0.00 |

18. Bonds, mutual funds, or publicly traded stocks*Examples: Bond funds, investment accounts with brokerage firms, money market accounts*☒ No☐ Yes..... Institution or issuer name:**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☐ No☒ Yes. Give specific information about them.....

Name of entity:

% of ownership:

Inline Commercial Construction, Inc.100% %\$12,000.00**20. Government and corporate bonds and other negotiable and non-negotiable instruments***Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.☒ No☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts*Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans*☒ No☐ Yes. List each account separately.

Type of account:

Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others☐ No☒ Yes.

Institution name or individual:

apartmentLandlord\$1,100.00**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes..... Issuer name and description.**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**☒ No☐ Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples: Internet domain names, websites, proceeds from royalties and licensing agreements*☒ No☐ Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses*☒ No

☐ Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

☒ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information.....

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No

☐ Yes. Give specific information..

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☒ No

☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No

☐ Yes. Give specific information..

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☒ No

☐ Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

☒ No

☐ Yes. Describe each claim.....

35. Any financial assets you did not already list

☒ No

☐ Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$13,250.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**37. Do you own or have any legal or equitable interest in any business-related property?**

☐ No. Go to Part 6.

☒ Yes. Go to line 38.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned

- ☒ No
☐ Yes. Describe.....

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

- ☐ No
☒ Yes. Describe.....

Computer, printer, desk, chair - owned by Inline Commercial Construction, Inc.
 Value of corporation and its assets stated in No. 19
 DISCLOSED FOR INFORMATIONAL PURPOSES ONLY

\$0.00**40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**

- ☐ No
☒ Yes. Describe.....

Scaffolding, job boxes, ladders - owned by Inline Commercial Construction, Inc.
 Value of corporation and its assets stated in No. 19
 DISCLOSED FOR INFORMATIONAL PURPOSES ONLY

\$0.00**41. Inventory**

- ☒ No
☐ Yes. Describe.....

42. Interests in partnerships or joint ventures

- ☒ No
☐ Yes. Give specific information about them.....
 Name of entity:

% of ownership:

43. Customer lists, mailing lists, or other compilations

- ☒ No.
☐ Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?
☒ No
☐ Yes. Describe.....

44. Any business-related property you did not already list

- ☒ No
☐ Yes. Give specific information.....

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.....**\$0.00**

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
 If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.
☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**53. Do you have other property of any kind you did not already list?***Examples:* Season tickets, country club membership☒ No☐ Yes. Give specific information.....**54. Add the dollar value of all of your entries from Part 7. Write that number here****\$0.00****Part 8:** List the Totals of Each Part of this Form

| | | |
|---|------------------------|---|
| 55. Part 1: Total real estate, line 2 | | \$137,500.00 |
| 56. Part 2: Total vehicles, line 5 | \$8,856.50 | |
| 57. Part 3: Total personal and household items, line 15 | \$4,950.00 | |
| 58. Part 4: Total financial assets, line 36 | \$13,250.00 | |
| 59. Part 5: Total business-related property, line 45 | \$0.00 | |
| 60. Part 6: Total farm- and fishing-related property, line 52 | \$0.00 | |
| 61. Part 7: Total other property not listed, line 54 | + \$0.00 | |
| 62. Total personal property. Add lines 56 through 61... | \$27,056.50 | Copy personal property total \$27,056.50 |
| 63. Total of all property on Schedule A/B. Add line 55 + line 62 | | \$164,556.50 |

Fill in this information to identify your case:

| | | | |
|---|---------------------------------|-------------|-----------|
| Debtor 1 | Shawn K. Monn | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse if, filing) | | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | MIDDLE DISTRICT OF PENNSYLVANIA | | |
| Case number (if known) | 1:19-bk-04540 | | |

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

| Brief description of the property and line on <i>Schedule A/B</i> that lists this property | Current value of the portion you own Copy the value from <i>Schedule A/B</i> | Amount of the exemption you claim Check only one box for each exemption. | Specific laws that allow exemption |
|---|---|---|------------------------------------|
| 10826 Coral Ridge Road Fayetteville, PA 17222 Franklin County See attached appraisal. Line from <i>Schedule A/B</i> : 1.1 | \$137,500.00 | <input type="checkbox"/> Debtor's equity, est. to be \$0.00* <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(1) |
| 2011 Dodge 1500 Line from <i>Schedule A/B</i> : 3.1 | \$5,133.00 | <input type="checkbox"/> Debtor's equity, est. to be \$0.00* <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(2) |
| 2007 Cadillac Escalade Line from <i>Schedule A/B</i> : 3.2 | \$3,723.50 | <input type="checkbox"/> \$3,723.50* <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(2) |
| Sofa, table, two beds Line from <i>Schedule A/B</i> : 6.1 | \$1,250.00 | <input type="checkbox"/> \$1,250.00* <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(3) |
| Two televisions, computer, printer, cell phone Line from <i>Schedule A/B</i> : 7.1 | \$2,000.00 | <input type="checkbox"/> \$2,000.00* <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(3) |

| Brief description of the property and line on Schedule A/B that lists this property | Current value of the portion you own <small>Copy the value from Schedule A/B</small> | Amount of the exemption you claim <small>Check only one box for each exemption.</small> | Specific laws that allow exemption |
|---|---|---|--|
| Two 12 gauge shotguns, one 4/10 shotgun, ammunition Line from Schedule A/B: 10.1 | \$1,200.00 | <input type="checkbox"/> \$1,200.00* <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(5) |
| Miscellaneous wearing apparel Line from Schedule A/B: 11.1 | \$300.00 | <input type="checkbox"/> \$300.00* <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(3) |
| Wedding band Line from Schedule A/B: 12.1 | \$200.00 | <input type="checkbox"/> \$200.00* <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(4) |
| Cash Line from Schedule A/B: 16.1 | \$150.00 | <input type="checkbox"/> \$150.00* <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(5) |
| Inline Commercial Construction, Inc. 100% Line from Schedule A/B: 19.1 | \$12,000.00 | <input type="checkbox"/> \$12,000.00* <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(5) |
| Debtor's right to receive a social security benefit, unemployment compensation, or public assistance benefit, if any Line from Schedule A/B: | Unknown | <input type="checkbox"/> Unknown <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(10)(A) |
| Debtor's interest in any IRA accounts, stock bonus plans, pension plans, profit sharing plans or similar retirement plans and annuities, if any Line from Schedule A/B: | Unknown | <input type="checkbox"/> Unknown <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(10)(E) , 11 U.S.C. §541(c)(2) or, in the alternative, 11 U.S.C. §522(d)(5) |
| Debtor's right to tax refund, if any Line from Schedule A/B: | Unknown | <input type="checkbox"/> Unknown <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 11 U.S.C. § 522(d)(5) |

3. Are you claiming a homestead exemption of more than \$170,350?

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?☐ No☐ Yes*** Debtor's estimate of Debtor's equity in asset claimed as exempt**

Fill in this information to identify your case:

| | | | |
|---|---------------------------------|-------------|-----------|
| Debtor 1 | Shawn K. Monn | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 | | | |
| (Spouse if, filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | MIDDLE DISTRICT OF PENNSYLVANIA | | |
| Case number | 1:19-bk-04540 | | |
| (if known) | | | |

☐ Check if this is an amended filing

Official Form 106D**Schedule D: Creditors Who Have Claims Secured by Property****12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

| | Column A | Column B | Column C |
|---|---|--|-----------------------------|
| | Amount of claim Do not deduct the value of collateral. | Value of collateral that supports this claim | Unsecured portion If any |
| 2.1 Chrysler Capital Creditor's Name | \$11,000.00 | \$5,133.00 | \$5,867.00 |
| Describe the property that secures the claim: 2011 Dodge 1500 240,000 miles see Kelley Blue Book value attached | | | |
| As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed | | | |
| Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) | | | |
| Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt | | | |
| Date debt was incurred _____ Last 4 digits of account number _____ | | | |

Debtor 1 **Shawn K. Monn**

First Name

Middle Name

Last Name

Case number (if known)

1:19-bk-04540**2.2 Wells Fargo**

Creditor's Name

Describe the property that secures the claim:

\$280,000.00**\$275,000.00****\$5,000.00****P.O. Box 10335
Des Moines, IA
50306-0335**

Number, Street, City, State & Zip Code

**10826 Coral Ridge Road
Fayetteville, PA 17222 Franklin
County
See attached appraisal. This
property is titled in the name of
Debtor and his spouse. Debtor's
spouse filed for divorce in
November of 2017.**

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☒ Disputed

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a
community debt

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured
car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☒ Other (including a right to offset)**Mortgage**Date debt was incurred **2008**Last 4 digits of account number **6206**

Add the dollar value of your entries in Column A on this page. Write that number here:

\$291,000.00If this is the last page of your form, add the dollar value totals from all pages.
Write that number here:**\$291,000.00****Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.



Name, Number, Street, City, State & Zip Code

Rushmore Loan Management Srv.**P.O. Box 514707****Los Angeles, CA 90051-4707**On which line in Part 1 did you enter the creditor? **2.2**

Last 4 digits of account number ____

Fill in this information to identify your case:

Debtor 1 **Shawn K. Monn**
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **MIDDLE DISTRICT OF PENNSYLVANIA**

Case number **1:19-bk-04540**
(if known)

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims**12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

- ☒ No. Go to Part 2.
- ☐ Yes.

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
- ☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

4.1 **Builders Firstsource**
Nonpriority Creditor's Name
1182 Martinsburg Pike
Winchester, VA 22603
Number Street City State Zip Code
Who incurred the debt? Check one.
☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt
Is the claim subject to offset?
☒ No
☐ Yes

Last 4 digits of account number **2983****\$77,856.38**When was the debt incurred? **Since March 1, 2017**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Incurred for materials**

4.2

EIN Cap, Inc.

Nonpriority Creditor's Name

**160 Pearl Street
New York, NY 10005**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number

\$114,103.82

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Incurred for business loan**

4.3

Green Box Capital

Nonpriority Creditor's Name

**c/o Atlas Global Trade Solutions
2400 Veterans Memorial Blvd.
Kenner, LA 70062**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number

1186**\$81,143.64**

When was the debt incurred?

February 6, 2018

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Incured for business loan**

4.4

Mason Company

Nonpriority Creditor's Name

**2806 Bethlehem Roaad
Henrico, VA 23228**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number

\$21,805.00

When was the debt incurred?

July 31, 2017

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☒ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Services never contracted by Debtor's corporation****Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

| | | | | Total Claim |
|--------------------------------|---|-----|----|-------------------|
| Total claims from Part 1 | 6a. Domestic support obligations | 6a. | \$ | <u>0.00</u> |
| | 6b. Taxes and certain other debts you owe the government | 6b. | \$ | <u>0.00</u> |
| | 6c. Claims for death or personal injury while you were intoxicated | 6c. | \$ | <u>0.00</u> |
| | 6d. Other. Add all other priority unsecured claims. Write that amount here. | 6d. | \$ | <u>0.00</u> |
| | 6e. Total Priority. Add lines 6a through 6d. | 6e. | \$ | <u>0.00</u> |
| Total claims from Part 2 | 6f. Student loans | 6f. | \$ | <u>0.00</u> |
| | 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims | 6g. | \$ | <u>0.00</u> |
| | 6h. Debts to pension or profit-sharing plans, and other similar debts | 6h. | \$ | <u>0.00</u> |
| | 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. | 6i. | \$ | <u>294,908.84</u> |
| | 6j. Total Nonpriority. Add lines 6f through 6i. | 6j. | \$ | <u>294,908.84</u> |

Fill in this information to identify your case:

Debtor 1 **Shawn K. Monn**
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **MIDDLE DISTRICT OF PENNSYLVANIA**

Case number **1:19-bk-04540**
(if known)

☐ Check if this is an amended filing

Official Form 106G**Schedule G: Executory Contracts and Unexpired Leases****12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- ☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

| Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code | State what the contract or lease is for |
|--|---|
| 2.1 Name Number Street City State ZIP Code | |
| 2.2 Name Number Street City State ZIP Code | |
| 2.3 Name Number Street City State ZIP Code | |
| 2.4 Name Number Street City State ZIP Code | |
| 2.5 Name Number Street City State ZIP Code | |

Fill in this information to identify your case:

| | | | |
|---|---------------------------------|-------------|-----------|
| Debtor 1 | Shawn K. Monn | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 | | | |
| (Spouse if, filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | MIDDLE DISTRICT OF PENNSYLVANIA | | |
| Case number | 1:19-bk-04540 | | |
| (if known) | | | |

☐ Check if this is an amended filing

Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

- ☒ No
☐ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No. Go to line 3.
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

- ☐ Schedule D, line _____
☐ Schedule E/F, line _____
☐ Schedule G, line _____

3.2

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

- ☐ Schedule D, line _____
☐ Schedule E/F, line _____
☐ Schedule G, line _____

Fill in this information to identify your case:

Debtor 1 Shawn K. Monn

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA

Case number 1:19-bk-04540
(If known)

Check if this is:

- ☐ An amended filing
☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

Debtor 1

- ☒ Employed
☐ Not employed

Self-employed

Inline Commercial Construction, Inc.

207 Penn Street, Apt 2
Mont Alto, PA 17237

Debtor 2 or non-filing spouse

- ☐ Employed
☐ Not employed

How long employed there? 20 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

| | For Debtor 1 | For Debtor 2 or non-filing spouse |
|--|--------------------|-----------------------------------|
| 2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. | \$ <u>4,500.00</u> | \$ <u>N/A</u> |
| 3. Estimate and list monthly overtime pay. | +\$ <u>0.00</u> | +\$ <u>N/A</u> |
| 4. Calculate gross income. Add line 2 + line 3. | \$ <u>4,500.00</u> | \$ <u>N/A</u> |

| | For Debtor 1 | For Debtor 2 or non-filing spouse |
|--|--|-----------------------------------|
| Copy line 4 here | 4. \$ 4,500.00 | \$ N/A |
| 5. List all payroll deductions: | | |
| 5a. Tax, Medicare, and Social Security deductions | 5a. \$ 0.00 | \$ N/A |
| 5b. Mandatory contributions for retirement plans | 5b. \$ 0.00 | \$ N/A |
| 5c. Voluntary contributions for retirement plans | 5c. \$ 0.00 | \$ N/A |
| 5d. Required repayments of retirement fund loans | 5d. \$ 0.00 | \$ N/A |
| 5e. Insurance | 5e. \$ 0.00 | \$ N/A |
| 5f. Domestic support obligations | 5f. \$ 0.00 | \$ N/A |
| 5g. Union dues | 5g. \$ 0.00 | \$ N/A |
| 5h. Other deductions. Specify: _____ | 5h.+ \$ 0.00 | + \$ N/A |
| 6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. | 6. \$ 0.00 | \$ N/A |
| 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. | 7. \$ 4,500.00 | \$ N/A |
| 8. List all other income regularly received: | | |
| 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. | 8a. \$ 0.00 | \$ N/A |
| 8b. Interest and dividends | 8b. \$ 0.00 | \$ N/A |
| 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. | 8c. \$ 0.00 | \$ N/A |
| 8d. Unemployment compensation | 8d. \$ 0.00 | \$ N/A |
| 8e. Social Security | 8e. \$ 0.00 | \$ N/A |
| 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____ | 8f. \$ 0.00 | \$ N/A |
| 8g. Pension or retirement income | 8g. \$ 0.00 | \$ N/A |
| 8h. Other monthly income. Specify: _____ | 8h.+ \$ 0.00 | + \$ N/A |
| 9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. | 9. \$ 0.00 | \$ N/A |
| 10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. | 10. \$ 4,500.00 + \$ N/A | = \$ 4,500.00 |
| 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____ | | |
| | 11. +\$ 0.00 | |
| 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies | 12. \$ 4,500.00 | Combined monthly income |
| 13. Do you expect an increase or decrease within the year after you file this form? | | |
| <input checked="" type="checkbox"/> No. | | |
| <input type="checkbox"/> Yes. Explain: _____ | | |

Fill in this information to identify your case:

Debtor 1 Shawn K. Monn

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA

Case number 1:19-bk-04540
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

Son

11

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 550.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

| | |
|--|--------------------------|
| 6. Utilities: | |
| 6a. Electricity, heat, natural gas | 6a. \$ <u>80.00</u> |
| 6b. Water, sewer, garbage collection | 6b. \$ <u>85.00</u> |
| 6c. Telephone, cell phone, Internet, satellite, and cable services | 6c. \$ <u>170.00</u> |
| 6d. Other. Specify: _____ | 6d. \$ <u>0.00</u> |
| 7. Food and housekeeping supplies | 7. \$ <u>300.00</u> |
| 8. Childcare and children's education costs | 8. \$ <u>0.00</u> |
| 9. Clothing, laundry, and dry cleaning | 9. \$ <u>50.00</u> |
| 10. Personal care products and services | 10. \$ <u>40.00</u> |
| 11. Medical and dental expenses | 11. \$ <u>120.00</u> |
| 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. | 12. \$ <u>0.00</u> |
| 13. Entertainment, clubs, recreation, newspapers, magazines, and books | 13. \$ <u>25.00</u> |
| 14. Charitable contributions and religious donations | 14. \$ <u>0.00</u> |
| 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. | |
| 15a. Life insurance | 15a. \$ <u>0.00</u> |
| 15b. Health insurance | 15b. \$ <u>0.00</u> |
| 15c. Vehicle insurance | 15c. \$ <u>0.00</u> |
| 15d. Other insurance. Specify: _____ | 15d. \$ <u>0.00</u> |
| 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: Estimated income tax | 16. \$ <u>500.00</u> |
| 17. Installment or lease payments: | |
| 17a. Car payments for Vehicle 1 | 17a. \$ <u>0.00</u> |
| 17b. Car payments for Vehicle 2 | 17b. \$ <u>0.00</u> |
| 17c. Other. Specify: _____ | 17c. \$ <u>0.00</u> |
| 17d. Other. Specify: _____ | 17d. \$ <u>0.00</u> |
| 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). | 18. \$ <u>0.00</u> |
| 19. Other payments you make to support others who do not live with you. Specify: wife and son | \$ <u>2,000.00</u> |
| 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. | |
| 20a. Mortgages on other property | 20a. \$ <u>0.00</u> |
| 20b. Real estate taxes | 20b. \$ <u>0.00</u> |
| 20c. Property, homeowner's, or renter's insurance | 20c. \$ <u>0.00</u> |
| 20d. Maintenance, repair, and upkeep expenses | 20d. \$ <u>0.00</u> |
| 20e. Homeowner's association or condominium dues | 20e. \$ <u>0.00</u> |
| 21. Other: Specify: _____ | 21. +\$ <u>0.00</u> |
| 22. Calculate your monthly expenses | |
| 22a. Add lines 4 through 21. | \$ <u>3,920.00</u> |
| 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 | \$ _____ |
| 22c. Add line 22a and 22b. The result is your monthly expenses. | \$ <u>3,920.00</u> |
| 23. Calculate your monthly net income. | |
| 23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I. | 23a. \$ <u>4,500.00</u> |
| 23b. Copy your monthly expenses from line 22c above. | 23b. -\$ <u>3,920.00</u> |
| 23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> . | 23c. \$ <u>580.00</u> |
| 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? | |
| <input checked="" type="checkbox"/> No. | |
| <input type="checkbox"/> Yes. | Explain here: _____ |

Fill in this information to identify your case:

Debtor 1 **Shawn K. Monn**
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA

Case number **1:19-bk-04540**
(if known)

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Shawn K. Monn
Shawn K. Monn
Signature of Debtor 1

Date November 4, 2019

X _____
Signature of Debtor 2

Date _____

Fill in this information to identify your case:

Debtor 1 **Shawn K. Monn**
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **MIDDLE DISTRICT OF PENNSYLVANIA**

Case number **1:19-bk-04540**
(if known)

☐ Check if this is an amended filing

Official Form 107**Statement of Financial Affairs for Individuals Filing for Bankruptcy****4/19**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before**1. What is your current marital status?**

- ☒ Married
☐ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:**Dates Debtor 1 lived there****Debtor 2 Prior Address:****Dates Debtor 2 lived there****3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?** (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

- ☒ No
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2 Explain the Sources of Your Income**4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
☒ Yes. Fill in the details.

For last calendar year:
(January 1 to December 31, 2018)

Debtor 1**Sources of income**
Check all that apply.☐ Wages, commissions, bonuses, tips☒ Operating a business**Gross income**
(before deductions and exclusions)**\$-40,434.00****Debtor 2****Sources of income**
Check all that apply.☐ Wages, commissions, bonuses, tips☐ Operating a business**Gross income**
(before deductions and exclusions)

| | Debtor 1 | | Debtor 2 | |
|---|--|--|---|--|
| | Sources of income Check all that apply. | Gross income (before deductions and exclusions) | Sources of income Check all that apply. | Gross income (before deductions and exclusions) |
| For the calendar year before that: (January 1 to December 31, 2017) | <input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business | \$67,846.00 | <input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business | |

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☒ No
☐ Yes. Fill in the details.

| Debtor 1 | | Debtor 2 | |
|--------------------------------------|---|--------------------------------------|--|
| Sources of income Describe below. | Gross income from each source (before deductions and exclusions) | Sources of income Describe below. | Gross income (before deductions and exclusions) |
| | | | |

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☒ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825* or more?

- ☐ No. Go to line 7.
☒ Yes List below each creditor to whom you paid a total of \$6,825* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.

- ☐ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☐ No. Go to line 7.
☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

| Creditor's Name and Address | Dates of payment | Total amount paid | Amount you still owe | Was this payment for ... |
|---|---------------------------------|-------------------|----------------------|---|
| Chrysler Capital P.O. Box 660335 Dallas, TX 75266 | July, August and September 2019 | \$1,755.00 | \$11,000.00 | <input type="checkbox"/> Mortgage <input checked="" type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other___ |

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☒ No☐ Yes. List all payments to an insider.

| Insider's Name and Address | Dates of payment | Total amount paid | Amount you still owe | Reason for this payment |
|----------------------------|------------------|-------------------|----------------------|-------------------------|
|----------------------------|------------------|-------------------|----------------------|-------------------------|

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

☒ No☐ Yes. List all payments to an insider

| Insider's Name and Address | Dates of payment | Total amount paid | Amount you still owe | Reason for this payment Include creditor's name |
|----------------------------|------------------|-------------------|----------------------|--|
|----------------------------|------------------|-------------------|----------------------|--|

Part 4: Identify Legal Actions, Repossessions, and Foreclosures**9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☐ No☒ Yes. Fill in the details.

| Case title Case number | Nature of the case | Court or agency | Status of the case |
|--|--------------------|--|---|
| EIN Cap, Inc. v. Shawn K. Monn d/b/a Inline Construction and Shawn K. Monn 18-806860 | Collection | Supreme Court of the State of New York | <input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded |
| Builders Firstsource v. Shawn K. Monn d/b/a Inline Construction No. 2019 - 543 | Collection | Franklin County Court of Common Pleas 157 Lincoln Way East Chambersburg, PA 17201 | <input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded |
| Mason Company v. Shawn Monn, individually and d/b/a Inline Construction No. 2018 - 4248 | | Franklin County Court of Common Pleas 157 Lincoln Way East Chambersburg, PA 17201 | <input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded |

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

☒ No. Go to line 11.☐ Yes. Fill in the information below.

| Creditor Name and Address | Describe the Property Explain what happened | Date | Value of the property |
|---------------------------|--|------|-----------------------|
|---------------------------|--|------|-----------------------|

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?☒ No☐ Yes. Fill in the details.

| Creditor Name and Address | Describe the action the creditor took | Date action was taken | Amount |
|---------------------------|---------------------------------------|-----------------------|--------|
|---------------------------|---------------------------------------|-----------------------|--------|

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☒ No
☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☒ No
☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person

Describe the gifts

Dates you gave the gifts

Value

Person to Whom You Gave the Gift and Address:

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- ☒ No
☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600

Describe what you contributed

Dates you contributed

Value

Charity's Name

Address (Number, Street, City, State and ZIP Code)

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☒ No
☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred

Describe any insurance coverage for the loss

Include the amount that insurance has paid. List pending insurance claims on line 33 of *Schedule A/B: Property*.

Date of your loss

Value of property lost

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☐ No
☒ Yes. Fill in the details.

Person Who Was Paid

Address

Email or website address

Person Who Made the Payment, if Not You

William C. Cramer, Esq.

220 Lincoln Way East

Chambersburg, PA 17201

Description and value of any property transferred

Date payment or transfer was made

Amount of payment

May 2019 - \$3,000.00
 October 2019 - \$8,000.00

\$11,000.00

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

- ☒ No
☐ Yes. Fill in the details.

Person Who Was Paid

Address

Description and value of any property transferred

Date payment or transfer was made

Amount of payment

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

☒ No

☐ Yes. Fill in the details.

| Person Who Received Transfer Address | Description and value of property transferred | Describe any property or payments received or debts paid in exchange | Date transfer was made |
|--------------------------------------|---|--|------------------------|
| Person's relationship to you | | | |

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

☒ No

☐ Yes. Fill in the details.

| Name of trust | Description and value of the property transferred | Date Transfer was made |
|---------------|---|------------------------|
|---------------|---|------------------------|

Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

☐ No

☒ Yes. Fill in the details.

| Name of Financial Institution and Address (Number, Street, City, State and ZIP Code) | Last 4 digits of account number | Type of account or instrument | Date account was closed, sold, moved, or transferred | Last balance before closing or transfer |
|--|---------------------------------|--|--|---|
| Farmers & Merchants Trust Co. 20 South Main Street Chambersburg, PA 17201 | XXXX- | <input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other___ | | \$0.00 |

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

☒ No

☐ Yes. Fill in the details.

| Name of Financial Institution Address (Number, Street, City, State and ZIP Code) | Who else had access to it? Address (Number, Street, City, State and ZIP Code) | Describe the contents | Do you still have it? |
|--|---|-----------------------|-----------------------|
|--|---|-----------------------|-----------------------|

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

☒ No

☐ Yes. Fill in the details.

| Name of Storage Facility Address (Number, Street, City, State and ZIP Code) | Who else has or had access to it? Address (Number, Street, City, State and ZIP Code) | Describe the contents | Do you still have it? |
|---|--|-----------------------|-----------------------|
|---|--|-----------------------|-----------------------|

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☐ No
☒ Yes. Fill in the details.

| Owner's Name Address (Number, Street, City, State and ZIP Code) | Where is the property? (Number, Street, City, State and ZIP Code) | Describe the property | Value |
|--|--|---|------------|
| Inline Commercial Construction, Inc. 207 Penn Street, Apt. 2 Mont Alto, PA 17237 | 207 Penn Street, Apt. 2 Mont Alto, PA 17237 | Computer, printer, desk, chair, scaffolding, job boxes, and ladders | \$4,000.00 |

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- ☒ **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- ☒ **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- ☒ **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No
☐ Yes. Fill in the details.

| Name of site Address (Number, Street, City, State and ZIP Code) | Governmental unit Address (Number, Street, City, State and ZIP Code) | Environmental law, if you know it | Date of notice |
|--|---|-----------------------------------|----------------|
|--|---|-----------------------------------|----------------|

25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No
☐ Yes. Fill in the details.

| Name of site Address (Number, Street, City, State and ZIP Code) | Governmental unit Address (Number, Street, City, State and ZIP Code) | Environmental law, if you know it | Date of notice |
|--|---|-----------------------------------|----------------|
|--|---|-----------------------------------|----------------|

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No
☐ Yes. Fill in the details.

| Case Title Case Number | Court or agency Name Address (Number, Street, City, State and ZIP Code) | Nature of the case | Status of the case |
|---------------------------|---|--------------------|--------------------|
|---------------------------|---|--------------------|--------------------|

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☒ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
- ☐ A partner in a partnership
- ☒ An officer, director, or managing executive of a corporation

☒ An owner of at least 5% of the voting or equity securities of a corporation

☐ No. None of the above applies. Go to Part 12.

☒ Yes. Check all that apply above and fill in the details below for each business.

| Business Name Address (Number, Street, City, State and ZIP Code) | Describe the nature of the business Name of accountant or bookkeeper | Employer Identification number Do not include Social Security number or ITIN. Dates business existed |
|--|--|--|
| Inline Construction 207 Penn Street, Apt. #2 Mont Alto, PA 17237 | Sole proprietor - commercial drywall construction | EIN: From-To 2000 to 2018 |
| Inline Commercial Construction, Inc. | Commercial drywall construction; debtor is the only employee; he pays himself a wage as an employee | EIN: From-To 2018 to present |

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

☒ No

☐ Yes. Fill in the details below.

| Name Address (Number, Street, City, State and ZIP Code) | Date Issued |
|---|-------------|
| | |

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Shawn K. Monn

Shawn K. Monn
Signature of Debtor 1

Signature of Debtor 2

Date **November 4, 2019**

Date

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☒ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of Person _____. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1 Shawn K. Monn

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Pennsylvania

Case number 1:19-bk-04540
(if known)

Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

- ☒ 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
- ☐ 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
- ☐ 3. The commitment period is 3 years.
- ☒ 4. The commitment period is 5 years.
- ☐ Check if this is an amended filing

Official Form 122C-1

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Average Monthly Income

1. What is your marital and filing status? Check one only.

- ☐ Not married. Fill out Column A, lines 2-11.
- ☒ Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

| | Column A Debtor 1 | Column B Debtor 2 or non-filing spouse |
|--|----------------------|--|
| 2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions). | \$ 4,500.00 | \$ 0.00 |
| 3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in. | \$ 0.00 | \$ 0.00 |
| 4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3. | \$ 0.00 | \$ 0.00 |
| 5. Net income from operating a business, profession, or farm | | |
| Gross receipts (before all deductions) | Debtor 1 \$ 0.00 | |
| Ordinary and necessary operating expenses | -\$ 0.00 | |
| Net monthly income from a business, profession, or farm | \$ 0.00 | \$ 0.00 |
| 6. Net income from rental and other real property | | |
| Gross receipts (before all deductions) | Debtor 1 \$ 0.00 | |
| Ordinary and necessary operating expenses | -\$ 0.00 | |
| Net monthly income from rental or other real property | \$ 0.00 | \$ 0.00 |

| | Column A Debtor 1 | Column B Debtor 2 or non-filing spouse |
|--|----------------------|--|
| 7. Interest, dividends, and royalties | \$ 0.00 | \$ 0.00 |
| 8. Unemployment compensation | \$ 0.00 | \$ 0.00 |
| Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: | | |
| For you | \$ 0.00 | |
| For your spouse | \$ 0.00 | |
| 9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. | \$ 0.00 | \$ 0.00 |
| 10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below. | | |
| | \$ 0.00 | \$ 0.00 |
| | \$ 0.00 | \$ 0.00 |
| Total amounts from separate pages, if any. | + \$ 0.00 | \$ 0.00 |
| 11. Calculate your total average monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B. | \$ 4,500.00 | + \$ 0.00 = \$ 4,500.00 |
| | | Total average monthly income |

Part 2: Determine How to Measure Your Deductions from Income

12. **Copy your total average monthly income from line 11.** \$ **4,500.00**

13. **Calculate the marital adjustment.** Check one:

☐ You are not married. Fill in 0 below.

☐ You are married and your spouse is filing with you. Fill in 0 below.

☒ You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents. Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

| | |
|-------------|----------------|
| | \$ |
| | \$ |
| | + \$ |
| Total | \$ 0.00 |

Copy here=> - **0.00**

14. **Your current monthly income.** Subtract line 13 from line 12. \$ **4,500.00**

15. **Calculate your current monthly income for the year.** Follow these steps:

15a. Copy line 14 here=> \$ **4,500.00**

Multiply line 15a by 12 (the number of months in a year). x 12

15b. The result is your current monthly income for the year for this part of the form. \$ **54,000.00**

16. Calculate the median family income that applies to you. Follow these steps:

16a. Fill in the state in which you live.

PA

16b. Fill in the number of people in your household.

3

16c. Fill in the median family income for your state and size of household.

\$ 82,518.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

17. How do the lines compare?

17a. ☒ Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3.** Do NOT fill out *Calculation of Your Disposable Income* (Official Form 122C-2).

17b. ☐ Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2).** On line 39 of that form, copy your current monthly income from line 14 above.

Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)

18. Copy your total average monthly income from line 11 . \$ 4,500.00

19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.

19a. If the marital adjustment does not apply, fill in 0 on line 19a.

-\$ 0.00

19b. Subtract line 19a from line 18.

\$ 4,500.00**20. Calculate your current monthly income for the year.** Follow these steps:

20a. Copy line 19b

\$ 4,500.00

Multiply by 12 (the number of months in a year).

x 12

20b. The result is your current monthly income for the year for this part of the form

\$ 54,000.00

20c. Copy the median family income for your state and size of household from line 16c

\$ 82,518.00**21. How do the lines compare?**

☒ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.

☐ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.

Part 4: Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

X**Shawn K. Monn**

Signature of Debtor 1

Date

MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,
and

Your debts are primarily consumer debts.
Consumer debts are defined in 11 U.S.C.
§ 101(8) as "incurred by an individual
primarily for a personal, family, or
household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under
one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan
for family farmers or
fishermen

Chapter 13 - Voluntary repayment plan
for individuals with regular
income

**You should have an attorney review your
decision to file for bankruptcy and the choice of
chapter.**

Chapter 7: Liquidation

\$245 filing fee

\$75 administrative fee

+ \$15 trustee surcharge

\$335 total fee

Chapter 7 is for individuals who have financial
difficulty preventing them from paying their debts
and who are willing to allow their nonexempt
property to be used to pay their creditors. The
primary purpose of filing under chapter 7 is to have
your debts discharged. The bankruptcy discharge
relieves you after bankruptcy from having to pay
many of your pre-bankruptcy debts. Exceptions exist
for particular debts, and liens on property may still
be enforced after discharge. For example, a creditor
may have the right to foreclose a home mortgage or
repossess an automobile.

However, if the court finds that you have committed
certain kinds of improper conduct described in the
Bankruptcy Code, the court may deny your
discharge.

You should know that even if you file chapter 7 and
you receive a discharge, some debts are not
discharged under the law. Therefore, you may still
be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement
obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

| | | |
|---|---------|--------------------|
| | \$1,167 | filing fee |
| + | \$550 | administrative fee |
| | \$1,717 | total fee |

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

| | | |
|---|-------|--------------------|
| | \$200 | filing fee |
| + | \$75 | administrative fee |
| | \$275 | total fee |

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

| | | |
|---|-------|--------------------|
| | \$235 | filing fee |
| + | \$75 | administrative fee |
| | \$310 | total fee |

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:
http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:
http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Reviewed and agreed to this ____ day of _____, 2019

United States Bankruptcy Court
Middle District of Pennsylvania

In re **Shawn K. Monn**

Debtor(s)

Case No. **1:19-bk-04540**Chapter **13**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

| | | |
|--|----|--|
| For legal services, I have agreed to accept \$250.00 per hour for all services | \$ | <u>N/A</u> |
| Prior to the filing of this statement I have received \$7,500.00 retainer, to be applied | \$ | |
| towards all bankruptcy services rendered; other payments to attorney (as disclosed in | | |
| Schedules) were for pre-bankruptcy legal services | | <u>7,500.00*</u> |
| Balance Due | \$ | <u>To be determined, upon fee application</u> |

2. \$ **310.00** of the filing fee has been paid.
3. The source of the compensation paid to me was:
- ☐ Debtor ☒ Other (specify): **Debtor's corporation**
4. The source of compensation to be paid to me is:
- ☐ Debtor ☒ Other (specify): **Debtor's corporation**
5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
- ☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - d. [Other provisions as needed]
- Negotiations with secured creditors to reduce claims to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods (not including contests of motions).**
7. By agreement with the debtor(s), the above-disclosed retainer fee will be applied, at the said hourly rate, for the following service:
- Representation of the debtors in any dischargeability actions, lien avoidance actions, relief from stay actions or any other adversary proceeding. If litigation is necessary, such as 523(c) complaints, adversary proceedings, objections to claim, or other contested bankruptcy matters, then additional services will be billed at the standard hourly rate, which currently is \$200.00 per hour. It is understood that this rate may increase in the future.**

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)
(Continuation Sheet)**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Date

William C. Cramer*Signature of Attorney***William C. Cramer, Esq.****220 Lincoln Way East****Chambersburg, PA 17201****717-264-3711 Fax: 717-264-0554****attorneycramer@williamcramer.com**

Name of law firm

Reviewed and agreed to this ____ day of
November, 2019

2011 Ram 1500 Crew Cab Pricing Report



Style: ST Pickup 4D 5 1/2 ft
Mileage: 240,000

Sell To Private Party

| |
|--------------------------|
| Private Party Range |
| \$5,133 - \$7,812 |
| Private Party Value |
| \$6,473 |

Vehicle Highlights

Fuel Economy:
City 13/Hwy 19/Comb 15 MPG

Max Seating: 6

Doors: 4

Engine: V8, HEMI, 5.7 Liter

Drivetrain: 4WD

Transmission: Automatic, 5-Spd
w/Overdrive

EPA Class: Standard Pickup Trucks

Body Style: Pickup

Country of Origin: United States

Country of Assembly: United States



Valid for ZIP Code 17257 through 08/21/2019

Your Configured Options

Our pre-selected options, based on typical equipment for this car.

✓ Options that you added while configuring this car.

Engine

V8, HEMI, 5.7 Liter

Transmission

Automatic, 5-Spd w/Overdrive

Drivetrain

4WD

Braking and Traction

Stability Control
ABS (4-Wheel)

Comfort and Convenience

Anti-Theft System
Keyless Entry
Air Conditioning
Power Windows
Power Door Locks
Cruise Control

Steering

Power Steering
Tilt Wheel

Entertainment and Instrumentation

AM/FM Stereo
CD/MP3 (Single Disc)

Safety and Security

Dual Air Bags
F&R Side Air Bags
F&R Head Curtain Air Bags

Wheels and Tires

Oversized Premium Wheels 20"+

Exterior Color

✓ Black

Glossary of Terms

Kelley Blue Book® Trade-in Value - This is the amount you can expect to receive when you trade in your car to a dealer. This value is determined based on the style, condition, mileage and options indicated.

Tip:

It's crucial to know your car's true condition when you sell it, so that you can price it appropriately. Consider having your mechanic give you an objective report.

2007 Cadillac Escalade Pricing Report



Style: Sport Utility 4D
Mileage: 150,000

Sell To Private Party

Private Party Range
\$7,447 - \$9,530
Private Party Value
\$8,489



Vehicle Highlights

| | |
|---|------------------------------------|
| Fuel Economy: City 12/Hwy 18/Comb 14 MPG | Max Seating: 8 |
| Doors: 4 | Engine: V8, HO, 6.2 Liter |
| Drivetrain: AWD | Transmission: Automatic |
| EPA Class: Sport Utility Vehicles | Body Style: Sport Utility |
| Country of Origin: United States | Country of Assembly: United States |

Valid for ZIP Code 17257 through 08/21/2019

Your Configured Options

Our pre-selected options, based on typical equipment for this car.

✓ Options that you added while configuring this car.

Engine

V8, HO, 6.2 Liter

Transmission

Automatic

Drivetrain

AWD

Braking and Traction

Traction Control

StabiliTrak

ABS (4-Wheel)

Comfort and Convenience

Air Conditioning
Air Conditioning, Rear
Power Windows
Power Door Locks
Cruise Control

Steering

Power Steering

Tilt Wheel

Entertainment and Instrumentation

AM/FM Stereo

CD/MP3 (Multi Disc)

Bose Premium Sound

Navigation System

OnStar

Safety and Security

Parking Sensors

Backup Camera

Dual Air Bags

F&R Side Air Bags

Seats

Dual Power Seats

Leather

Roof and Glass

Moon Roof

Exterior

Running Boards

Cargo and Towing

Roof Rack

Towing Pkg

Wheels and Tires

Alloy Wheels

Exterior Color

✓ Black

APPRAISAL OF REAL PROPERTY

LOCATED AT

10826 CORAL RIDGE ROAD
FAYETTEVILLE, PA 17222

FOR

WILLIAM CRAMER, ESQUIRE
220 LINCOLN WAY EAST, CHAMBERSBURG, PA 17201

AS OF

OCTOBER 15, 2019

BY

Gary L. Martin

SUMMARY OF SALIENT FEATURES

| | | |
|-----------------------------|-------------------------|--|
| SUBJECT INFORMATION | Subject Address | 10826 Coral Ridge Rd |
| | Legal Description | FRANKLIN COUNTY DEED BOOK 913 PAGE 255 (COPY ATTACHED) |
| | City | FAYETTEVILLE |
| | County | FRANKLIN |
| | State | PA |
| | Zip Code | 17222 |
| | Census Tract | 0107.00 |
| | Map Reference | 16540 |
| SALES PRICE | Sale Price | \$ N/A |
| | Date of Sale | N-A |
| CLIENT | Borrower | N/A |
| | Lender/Client | WILLIAM CRAMER, ESQUIRE |
| DESCRIPTION OF IMPROVEMENTS | Size (Square Feet) | 3,410 |
| | Price per Square Foot | \$ |
| | Location | AVERAGE |
| | Age | 2007-12 |
| | Condition | AVERAGE |
| | Total Rooms | 10 |
| | Bedrooms | 5 |
| | Baths | 4.5 |
| APPRAISER | Appraiser | Gary L. Martin |
| | Date of Appraised Value | OCTOBER 15, 2019 |
| VALUE | Opinion of Value | \$ \$275,000 |

Uniform Residential Appraisal Report

10826 CORAL RIDGE RD.
File # SHAWN & TINA MONN

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address **10826 Coral Ridge Rd** City **Fayetteville** State **PA** Zip Code **17222**
 Borrower **N/A** Owner of Public Record **SHAWN K. & TINA M. MONN** County **FRANKLIN**
 Legal Description **FRANKLIN COUNTY DEED BOOK 913 PAGE 255 (COPY ATTACHED)**
 Assessor's Parcel # **D-32-60** Tax Year **2019** R.E. Taxes \$ **5,508.00**
 Neighborhood Name **GUILFORD TOWNSHIP** Map Reference **16540** Census Tract **0107.00**
 Occupant ☐ Owner ☒ Tenant ☐ Vacant Special Assessments \$ ☐ PUD HOA \$ ☐ per year ☐ per month
 Property Rights Appraised ☒ Fee Simple ☐ Leasehold ☐ Other (describe) **E**
 Assignment Type ☐ Purchase Transaction ☐ Refinance Transaction ☐ Other (describe)
 Lender/Client **WILLIAM CRAMER, ESQUIRE** Address **220 LINCOLN WAY EAST, CHAMBERSBURG, PA 17201**
 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? ☐ Yes ☒ No
 Report data source(s) used, offering price(s), and date(s). **N/A**

CONTRACT
 I ☐ did ☒ did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
SUBJECT PROPERTY IS NOT CURRENTLY LISTED FOR SALE.
 Contract Price \$ **N/A** Date of Contract **N/A** Is the property seller the owner of public record? ☐ Yes ☐ No Data Source(s) ☐ Yes ☒ No
 Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? ☐ Yes ☒ No
 If Yes, report the total dollar amount and describe the items to be paid.

NEIGHBORHOOD
 Note: Race and the racial composition of the neighborhood are not appraisal factors.

| Neighborhood Characteristics | | One-Unit Housing Trends | | One-Unit Housing | | Present Land Use % | |
|---|--|---|--|----------------------|--------------|--------------------|--|
| Location <input type="checkbox"/> Urban <input type="checkbox"/> Suburban <input checked="" type="checkbox"/> Rural | Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining | PRICE | AGE | One-Unit | 35 % | | |
| Built-Up <input type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input checked="" type="checkbox"/> Under 25% | Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply | \$ (000) | (yrs) | 2-4 Unit | % | | |
| Growth <input type="checkbox"/> Rapid <input type="checkbox"/> Stable <input checked="" type="checkbox"/> Slow | Marketing Time <input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths | 95 | Low | 10 | Multi-Family | % | |
| Neighborhood Boundaries NORTH - LINCOLN HIGHWAY - SOUTH - WASHINGTON TOWNSHIP | | 250 | High | 150 | Commercial | 3 % | |
| LINE - EAST - ADAMS COUNTY LINE - WEST - VILLAGE OF MONT ALTO | | 150 | Pred. | 75 | Other | 62 % | |
| Neighborhood Description SUBJECT PROPERTY IS LOCATED APPROXIMATELY 12 MILES OF DOWNTOWN CHAMBERSBURG. THE SUBJECT NEIGHBORHOOD IS PRIMARILY WOODLAND WITH SINGLE FAMILY RESIDENTIAL IN THE VILLAGE OF SOUTH MOUNTAIN. THE AREA HAS FAIR ACCESS TO SCHOOLS, SHOPPING, CHURCHES AND EMPLOYMENT CENTERS. | | | | | | | |
| Market Conditions (including support for the above conclusions) REAL ESTATE VALUES ARE INCREASING. MORTGAGE EQUITY RATIO POSITIONS HAVE INCREASED SINCE THE PRE 2007-08 TIME FRAME. MORTGAGE RATES ARE RISING, BUT STILL ATTRACTIVE. THE SUBJECT PROPERTY APPEARS TO CONFORM WITH SURROUNDING PROPERTIES. | | | | | | | |
| Dimensions (See Site Plan) | Area 3.14 acres (see map) | Shape IRREGULAR | View WOODLAND | | | | |
| Specific Zoning Classification NONE | Zoning Description AR-AGRICULTURAL-RESIDENTIAL ZONE | | | | | | |
| Zoning Compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe) | Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe | | | | | | |
| Utilities Public Other (describe) Water <input type="checkbox"/> WELL <input checked="" type="checkbox"/> SEPTIC <input checked="" type="checkbox"/> ASPHALT <input checked="" type="checkbox"/> NONE <input type="checkbox"/> | Off-site Improvements - Type Public Private <input type="checkbox"/> | | | | | | |
| Gas <input type="checkbox"/> PROPANE <input checked="" type="checkbox"/> Sanitary Sewer <input type="checkbox"/> FEMA Flood Zone <input checked="" type="checkbox"/> FEMA Map # 42055C0480E FEMA Map Date 1/18/2012 | Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe | | | | | | |
| Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe | | | | | | | |
| THERE ARE NO APPARENT SOIL CONDITIONS, EASEMENTS OR ENCROACHMENTS . THERE ARE NO KNOWN OR APPARENT ENVIRONMENTAL CONDITIONS THAT WOULD NEGATIVELY IMPACT THE VALUE OF THE SUBJECT PROPERTY . | | | | | | | |
| General Description | | Foundation | | Exterior Description | | Interior | |
| Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit | <input type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space | Foundation Walls Concrete | Floors Hw. fl./carpet/vinyl | | | | |
| # of Stories TWO | <input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement | Exterior Walls VINYL/STONE | Walls DRY/AVERAGE | | | | |
| Type <input type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit | Basement Area 1,899 sq.ft. | Roof Surface FG shingles/avg. | Trim/Finish Wood/average | | | | |
| <input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const. | Basement Finishing 50 % | Gutters & Downspouts Aluminum/average | Bath Floor VINYL/AVG | | | | |
| Design (Style) 2 STORY | <input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump | Window Type Double Hung/avg | Bath Wainscot FIBERGLASS/AVG | | | | |
| Year Built 2007 | Evidence of <input type="checkbox"/> Infestation NONE | Storm Sash/Insulated INSULATED WIND. | Car Storage <input type="checkbox"/> None | | | | |
| Effective Age (Yrs) 10 | <input checked="" type="checkbox"/> Dampness <input type="checkbox"/> Settlement | Screens Yes | <input checked="" type="checkbox"/> Driveway # of Cars 2 | | | | |
| Attic <input type="checkbox"/> None <input type="checkbox"/> Heating <input checked="" type="checkbox"/> RWA <input type="checkbox"/> HWB <input type="checkbox"/> Radiant | <input type="checkbox"/> Other Heat P. Fuel ELEC | Armoires <input type="checkbox"/> Woodstove(s) # | Driveway Surface Macadam | | | | |
| <input checked="" type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs | <input type="checkbox"/> Cooling <input checked="" type="checkbox"/> Central Air Conditioning | <input checked="" type="checkbox"/> Fireplace(s) # 1 <input checked="" type="checkbox"/> Fence | <input checked="" type="checkbox"/> Garage # of Cars 2 car | | | | |
| <input type="checkbox"/> Floor <input type="checkbox"/> Scuffing | <input type="checkbox"/> Individual <input type="checkbox"/> Other | <input checked="" type="checkbox"/> Patio/Deck <input checked="" type="checkbox"/> Porch | <input type="checkbox"/> Carport # of Cars | | | | |
| <input type="checkbox"/> Finished <input type="checkbox"/> Heated | | <input type="checkbox"/> Pool <input type="checkbox"/> Other | <input checked="" type="checkbox"/> Att. <input type="checkbox"/> Det. <input type="checkbox"/> Built-in | | | | |
| Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe) | | | | | | | |
| Finished area above grade contains: 10 Rooms 5 Bedrooms 4.5 Bath(s) 3,410 Square Feet of Gross Living Area Above Grade | | | | | | | |
| Additional features (special energy efficient items, etc.): ATTACHED GARAGE 22' X 29' , REAR DECK, REAR PATIO, FRONT AND REAR PORCHES, 3 BAYS ON FIRST FLOOR. | | | | | | | |
| Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). THE HOUSE WAS BUILT BETWEEN 2004 AND 2008 AND IS IN OVERALL GOOD CONDITION. THE HOUSE IS FUNCTIONALLY ADEQUATE AND THE DWELLING IS OVERBUILT FOR THE AREA AND IS SUPERIOR TO THE OTHER HOMES IN SOUTH MOUNTAIN. PART OF THE BASEMENT IS FINISHED AND HAS MOLD ON THE FLOOR AND WALLS. IN THE UNFINISHED SECTION OF THE BASEMENT THERE IS A SMALL AREA OF STANDING WATER ON THE FLOOR. SKYLIGHTS IN THE BONUS ROOM AND GARAGE ARE LEAKING. MASTER BATH NEEDS FLOOR COVERING. | | | | | | | |
| Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe | | | | | | | |
| THE HOME APPEARS TO BE SOUND WITH THE FOLLOWING EXCEPTIONS. WATER AND MOLD IN THE BASEMENT. IN THE FRONT OF THE HOUSE THERE ARE TWO 5 X 14 BAYS/OVERHANGS THAT HAVE SETTLED AND HAVE DISTORTED THE FLOORS. THE FINISHED BASEMENT ADDS NO OVERALL VALUE. | | | | | | | |
| Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If No, describe | | | | | | | |
| THE SUBJECT DWELLING IS A ECONOMIC MISPLACEMENT WHEN COMPARED TO THE OTHER PROPERTIES IN THE SOUTH MOUNTAIN AREA. | | | | | | | |

Uniform Residential Appraisal Report

10826 CORAL RIDGE RD.
File # SHAWN & TINA MONN

| | | | |
|---|--|---|---|
| There are comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ to \$ | | There are comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ to \$ | |
| FEATURE | SUBJECT | COMPARABLE SALE # 1 | COMPARABLE SALE # 2 |
| Address | 10826 Coral Ridge Rd Fayetteville, PA 17222 | 7130 Seminole Way Fayetteville, PA 17222 | 169 N Blackberry Ln Fayetteville, PA 17222 |
| Proximity to Subject | 3.61 miles W | 8.00 miles NW | 9.63 miles NW |
| Sale Price | \$ N/A | \$ 300,000 | \$ 264,000 |
| Sale Price/Gross Liv. Area | \$ sq.ft. 99.27 | \$ sq.ft. 111.96 | \$ sq.ft. 87.68 |
| Data Source(s) | COURT HOUSE/MLS | COURT HOUSE/MLS | COURT HOUSE/MLS |
| Verification Source(s) | PUBLIC RECORDS | PUBLIC RECORDS | PUBLIC RECORDS |
| VALUE ADJUSTMENTS | DESCRIPTION | DESCRIPTION | DESCRIPTION |
| Sales or Financing | ARMS LTH. | ARMS LTH. | ARMS LTH. |
| Concessions | NONE | NONE | NONE |
| Date of Sale/Time | 8-30-2019 | 6-28-2019 | 8-16-2019 |
| Location | AVERAGE | SUPERIOR | SUPERIOR |
| Leasehold/Fee Simple | FEE SIMPLE | FEE SIMPLE | FEE SIMPLE |
| Site | 3.14 acers (see | 0.43 ACRES | 0.85 ACRES |
| View | WOODLAND | Residential | Residential |
| Design (Style) | 2 STORY | 2 STORY | 2 STORY |
| Quality of Construction | VIN/STN/AVG | VIN/STN/AVG | BR/VIN/AVG. |
| Actual Age | 2007-12 | 2002-17 | 2004-15 |
| Condition | AVERAGE | GOOD | GOOD |
| Above Grade | Total Bdrms. Baths | Total Bdrms. Baths | Total Bdrms. Baths |
| Room Count | 10 5 4.5 | 7 4 3 | 7 3 2.5 |
| Gross Living Area | 3,410 sq.ft. | 3,022 sq.ft. | 2,358 sq.ft. |
| Basement & Finished | 1,899 Sq.Ft. | 1105 | 858 |
| Rooms Below Grade | 50% | NONE | 50% |
| Functional Utility | AVERAGE | AVERAGE | AVERAGE |
| Heating/Cooling | HP/CENT AIR | GFA/CENTRAL | GFA/CENTRAL |
| Energy Efficient Items | INSUL WD | INSUL DR&WD | INSUL DR&WD |
| Garage/Carport | 2 CAR ATTH | 2 CAR ATTH | 2 CAR ATTH |
| Porch/Patio/Deck | PCHS/DK/PAT | PCH/ENC PCH | PORCH |
| FIREPLACES | ONE | ONE | ONE |
| SHED | NONE | NONE | NONE |
| Net Adjustment (Total) | | | |
| Adjusted Sale Price of Comparables | | | |
| I <input checked="" type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain | | LOCAL COURT HOUSE RECORDS WERE USED. | |
| My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal. | | Data Source(s) | |
| My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale. | | Data Source(s) | |
| LOCAL COUNTY COURT HOUSE RECORDS USED. | | Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3). | |
| ITEM | SUBJECT | COMPARABLE SALE #1 | COMPARABLE SALE #2 |
| Date of Prior Sale/Transfer | NO TRANSFERS | NO TRANSFERS | NO TRANSFERS |
| Price of Prior Sale/Transfer | PUBLIC RECORDS | PUBLIC RECORDS | PUBLIC RECORDS |
| Effective Date of Data Source(s) | 10-18-2019 | 10-18-2019 | 10-18-2019 |
| Analysis of prior sale or transfer history of the subject property and comparable sales | | | |
| THE SUBJECT PROPERTY NOR ANY OF THE COMPARABLE SALES PROPERTIES HAVE TRANSFERRED WITHIN THE 3 YEARS BEFORE THE EFFECTIVE DATE OF VALUE. | | | |
| Summary of Sales Comparison Approach | | | |
| ALL COMPARABLE SALES ARE WITHIN 2.6 MILES OF THE SUBJECT PROPERTY AND HAVE SIMILAR AMMENITIES. ALL THREE SALES WERE CONSIDERED GOOD COMPARABLES FOR ONE OR MORE OF THE FOLLOWING REASONS : PROXIMITY TO THE SUBJECT, SIMILARITY OF DESIGN, SQUARE FOOTAGE AND LAYOUT. ALL COMPARABLES WERE GIVEN CONSIDERATION IN ARRIVING AT THE FINAL OPINION OF VALUE. | | | |
| Indicated Value by Sales Comparison Approach \$ 275,000 | | | |
| Indicated Value by: Sales Comparison Approach \$ 275,000 Cost Approach (if developed) \$ Income Approach (if developed) \$ N/A | | | |
| OF THE THREE CLASSIC APPROACHES TO VALUE, THE SALES COMPARISON APPROACH WAS THE ONLY APPROACH DEVELOPED. THE COST APPROACH WAS NOT DEVELOPED DUE TO THE DIFFICULTY IN ESTIMATING DEPRECIATION FROM ALL SOURCES. SINGLE FAMILY RESIDENCES ARE SELDOM PURCHASED FOR INCOME GENERATION IN THE LOCAL REAL ESTATE MARKET. | | | |
| This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: | | | |
| Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 275,000 as of OCTOBER 15, 2019, which is the date of inspection and the effective date of this appraisal. | | | |

Uniform Residential Appraisal Report

10826 CORAL RIDGE RD.
File # SHAWN & TINA MONN

Mold spores, pollutants, asbestos, radon, lead or buried tanks: The appraiser is not an expert in the above mentioned items and can not give advice as to the presence of these conditions in the subject property. Anyone with a concern in the above mentioned items should have an expert in the field perform an infestation.

The date of inspection of the subject property was October 15, 2019. The effective date of the appraisal is October 15, 2019.

The intended users of this appraisal report are the owners and attorney and for use as a guide in financial reporting and not for any other purpose. In this report the sales comparison approach was used to determine the value of the subject property. The cost approach and the income approach were not developed. The cost approach is used primarily on new construction and the income approach is used when the property is income producing.

THE SUBJECT DWELLING IS A ECONOMIC MISPLACEMENT WHEN COMPARED TO THE OTHER PROPERTIES IN THE SOUTH MOUNTAIN AREA. IN THE SOUTH MOUNTAIN AREA MOST HOMES ARE MODEST SINGLE FAMILY HOUSES, DOUBLE WIDES AND SINGLE WIDE MOBILE HOMES WHILE THE SUBJECT IS A 3,410 SQUARE FOOT UPSCALE DWELLING. PROSPECTIVE PURCHASERS FOR THIS TYPE OF PROPERTY WOULD WANT TO BE SURROUNDED BY SIMILAR TYPE PROPERTIES.

ADDITIONAL COMMENTS

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)

The cost approach was not developed due to

the difficulty in estimating depreciation from all sources.

COST APPROACH

| | | |
|--|-----------------------------------|---------------------------------------|
| ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW | OPINION OF SITE VALUE | = \$ |
| Source of cost data | DWELLING | Sq. Ft. @ \$ = \$ |
| Quality rating from cost service | | Sq. Ft. @ \$ = \$ |
| Effective date of cost data | | = \$ |
| Comments on Cost Approach (gross living area calculations, depreciation, etc.) | | = \$ |
| | Garage/Carport | Sq. Ft. @ \$ = \$ |
| | Total Estimate of Cost-New | = \$ |
| | Less | Physical Functional External |
| | Depreciation | = \$() |
| | Depreciated Cost of Improvements | = \$ |
| | *As-is Value of Site Improvements | = \$ |
| Estimated Remaining Economic Life (HUD and VA only) | Years | INDICATED VALUE BY COST APPROACH = \$ |

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ N/A X Gross Rent Multiplier = \$ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM)

The Income approach to value was not developed. The subject property has no rental history. In the subject's market area very few single family dwellings are purchased for rental income.

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☒ No Unit type(s) ☐ Detached ☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project

Total number of phases

Total number of units

Total number of units sold

Total number of units rented

Total number of units for sale

Data source(s)

Was the project created by the conversion of existing building(s) into a PUD?

☐ Yes ☐ No

If Yes, date of conversion.

Does the project contain any multi-dwelling units?

☐ Yes ☐ No

Data Source

Are the units, common elements, and recreation facilities complete?

☐ Yes ☐ No

If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association?

☐ Yes ☐ No

If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

Uniform Residential Appraisal Report

10826 CORAL RIDGE RD.
File# SHAWN & TINA MONN

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Uniform Residential Appraisal Report

10826 CORAL RIDGE RD.
File # SHAWN & TINA MONN

APPRAISER'S CERTIFICATION:

The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Uniform Residential Appraisal Report

10826 CORAL RIDGE RD.
File # SHAWN & TINA MONN

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION:

The Supervisory Appraiser certifies and agrees that:

- I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature 
Name **Gary L. Martin**
Company Name _____
Company Address **177 HARVEST LANE, CHAMBERSBURG, PA**
17202
Telephone Number _____
Email Address _____
Date of Signature and Report **OCTOBER 25, 2019**
Effective Date of Appraisal **OCTOBER 15, 2019**
State Certification # **GA000542L**
or State License # _____
or Other (describe) _____ State # **PA**
State **PENNSYLVANIA**
Expiration Date of Certification or License **06/30/2021**

ADDRESS OF PROPERTY APPRAISED

10826 Coral Ridge Rd
Fayetteville, PA 17222
APPRAISED VALUE OF SUBJECT PROPERTY \$ **\$275,000**

LENDER/CLIENT

Name **WILLIAM C. CRAMER, ESQUIRE**
Company Name _____
Company Address **220 LINCOLN WAY EAST,**
CHAMBERSBURG, PA 17201
Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
Name _____
Company Name _____
Company Address _____
Telephone Number _____
Email Address _____
Date of Signature _____
State Certification # _____
or State License # _____
State _____
Expiration Date of Certification or License _____

SUBJECT PROPERTY

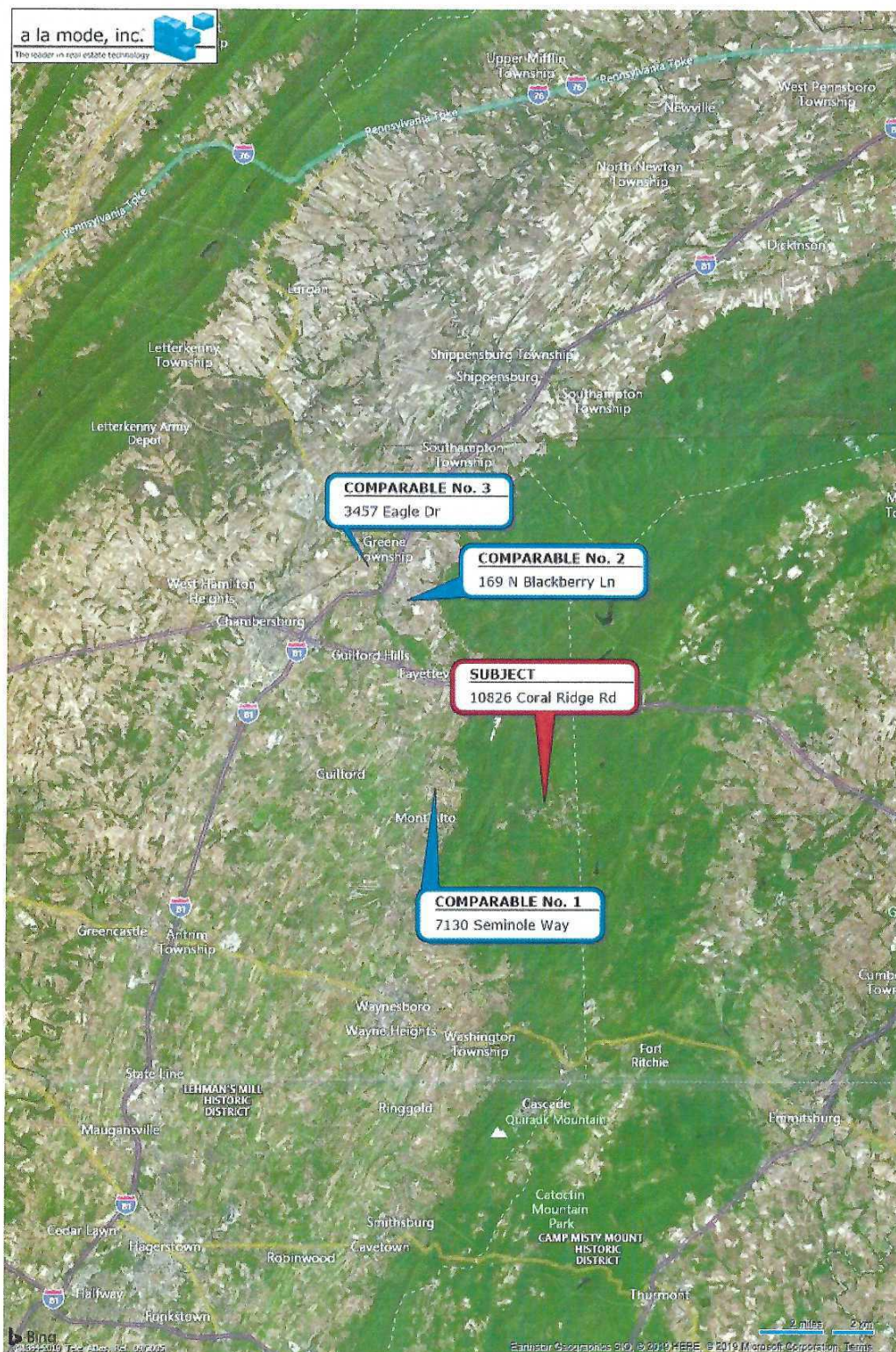
- ☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
Date of Inspection _____
☐ Did inspect interior and exterior of subject property
Date of Inspection _____

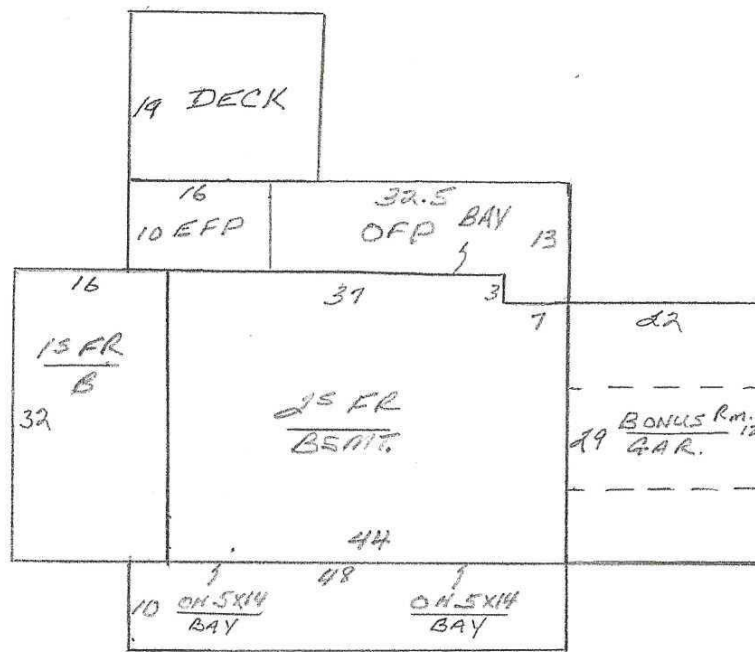
COMPARABLE SALES

- ☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
Date of Inspection _____

Location Map

| | | | | | |
|------------------|-------------------------|--------|----------|----------|-------|
| Borrower | N/A | | | | |
| Property Address | 10826 Coral Ridge Rd | | | | |
| City | Fayetteville | County | FRANKLIN | State | PA |
| Lender/Client | WILLIAM CRAMER, ESQUIRE | | | | |
| | | | | Zip Code | 17222 |





BUILDING SKETCH

THIS DEED

21836

MADE this 19th day of August, 2004,

BETWEEN GARY E. COLDSMITH and DONNA COLDSMITH, husband and wife, of 8200 Elm Lane, Chesapeake Beach, Maryland, and CONSTANCE L. COLDSMITH, now by marriage, CONSTANCE L. SWAN and KENNETH A. SWAN, her husband, of 10814 Coral Ridge Road, South Mountain, Franklin County, Pennsylvania.....GRANTOR;

AND SHAWN K. MONN and TINA M. MONN, husband and wife, of P.O. Box 112, South Mountain, Franklin County, Pennsylvania, as tenants by the entireties.....GRANTEE.

WITNESSETH, that in consideration of ONE (\$1.00) DOLLAR, in hand paid, the receipt whereof is hereby acknowledged, the said Grantor does hereby grant and convey in fee simple to said Grantee,

ALL the following described real estate lying and being situate in Guilford Township, Franklin County, Pennsylvania, bounded and described as follows:

BEGINNING at a rail road spike set on Coral Ridge Road t-503 and Lot No. 1 (residue) on the hereinafter referred to plan; thence with Coral Ridge Road South 86 degrees 43 minutes 31 seconds East 29.90 feet to a rail road spike found and lands now or formerly of Robert F. Bennett; thence with lands now or formerly of Robert R. Bennett South 09 degrees 37 minutes 20 seconds West 305.41 feet to an iron pipe found; thence with the same South 71 degrees 05 minutes 22 seconds East 425.99 feet to an iron pipe found at post and lands now or formerly of James E. Sultz, Sr.; thence with lands now or formerly of Sultz, Sr. South 27 degrees 59 minutes 19 seconds West 329.83 feet to iron pipe found at lands now or formerly of John R. Shepard; thence with lands now or formerly of Shepard North 71 degrees 22 minutes 44 seconds West 355.77 feet to a rebar and cap found at lands now or formerly of Jason E. and Shawna Warren; thence with lands now or formerly of Jason E. and Shawna Warren North 18 degrees 37 minutes 16 seconds East 190.00 feet to a rebar and cap found; thence with the same North 00 degrees 08 minutes 18 seconds West 144.65 feet to a rebar and cap found at Lot No. 1; thence with Lot No. 1 North 09 degrees 37 minutes 30 seconds East 298.02 feet to a railroad spike set on Coral Ridge Road, T-503, the place of BEGINNING. CONTAINING 3.1476 acres and Being Lot No. 3 on a draft prepared by Dennis E. Kauffman Surveying dated November 18, 2003, and recorded in Franklin County Plat Book Volume 288I, Page 640.

VOL 2557 PG 539

BEING part real estate conveyed to Gary E. Coldsmith and Constance L. Coldsmith, now by marriage, Constance L. Swan, Grantor herein, by deed of Thomas H. Robertson, single, by Tilman Olson, his Attorney In Fact, dated August 22, 1983, and recorded in Franklin County Deed Book Volume 887, Page 82 and part of real estate conveyed to Kenneth A. Swan and Constance L. Swan, husband and wife, by deed of Constance L. Coldsmith, single, dated January 24, 1996 and recorded in Franklin County Record Book Volume 1285, Page 41. Donna Coldsmith joins in this deed to convey her marital interest.

The within described real estate is conveyed together with and subject to all notes, restrictions and conditions set forth on the aforementioned final plat prepared by Dennis E. Kauffman, Surveying, including the drainage and utility easements as depicted thereon, together with all covenants, conditions, easements, rights-of-ways, restrictions, reservations and limitations of record.

This is a transfer from Father and wife and Mother and husband to Daughter and husband and is therefore exempt from Pennsylvania realty transfer tax.

SUBJECT TO 25 feet from center line of Coral Ridge Road shall be dedicated to Guilford Township Supervisors.

Subject to any restrictions, reservations, and other exceptions of record.

AND the said Grantor shall warrant specially the property hereby conveyed.

IN WITNESS WHEREOF, the said Grantor has hereunto set their hands and seals the day and year first above written.

Sealed and delivered
in the presence of :

Brian Perry
Brian Perry

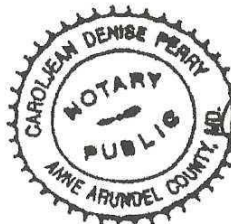
Gary E. Coldsmith (SEAL)
Gary E. Coldsmith
Donna Coldsmith (SEAL)
Donna Coldsmith

VOL 2557 PG 540

STATE OF Maryland :
COUNTY OF Anne Arundel : SS

ON August 19, 2004, before me, a Notary Public, the undersigned officer, personally appeared Gary E. Coldsmith and Donna Coldsmith, husband and wife, known to me (or satisfactorily proven) to be the persons whose names are subscribed to the within instrument, and acknowledged that they executed the same for the purposes therein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.



Carol Jean Denise Perry
Expires: May 1, 2006

Sealed and delivered
in the presence of :

Mae Shepard

11

SKK

STATE OF Pennsylvania :
COUNTY OF Franklin : SS

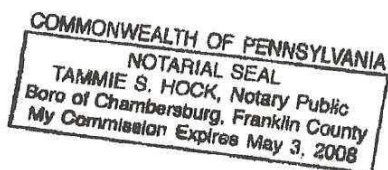
Constance L. Coldsmith (SEAL)
Constance L. Coldsmith, now by
marriage

Constance L. Swan (SEAL)
Constance L. Swan

Kenneth A. Swan (SEAL)
Kenneth A. Swan

ON August 25, 2004, before me, a Notary Public, the undersigned officer, personally appeared Constance L. Coldsmith now by marriage, Constance L. Swan and Kenneth A. Swan, known to me (or satisfactorily proven) to be the persons whose names are subscribed to the within instrument, and acknowledged that they executed the same for the purposes therein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.



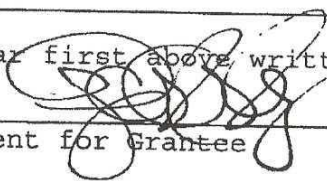
Tammie S. Hock

VOL 2557 PG 541

CERTIFICATE OF RESIDENCE

I hereby certify that the precise address of the within
Grantee is Pox 112 South Mt PA 17261

WITNESS my hand the day and year first above written.


Agent for Grantee

LINDA MILLER
RECORDER OF DEEDS
FRANKLIN COUNTY

2009 SEP - 3 A 11: 08

RECORDED

1261

VOL 2557 PG 542



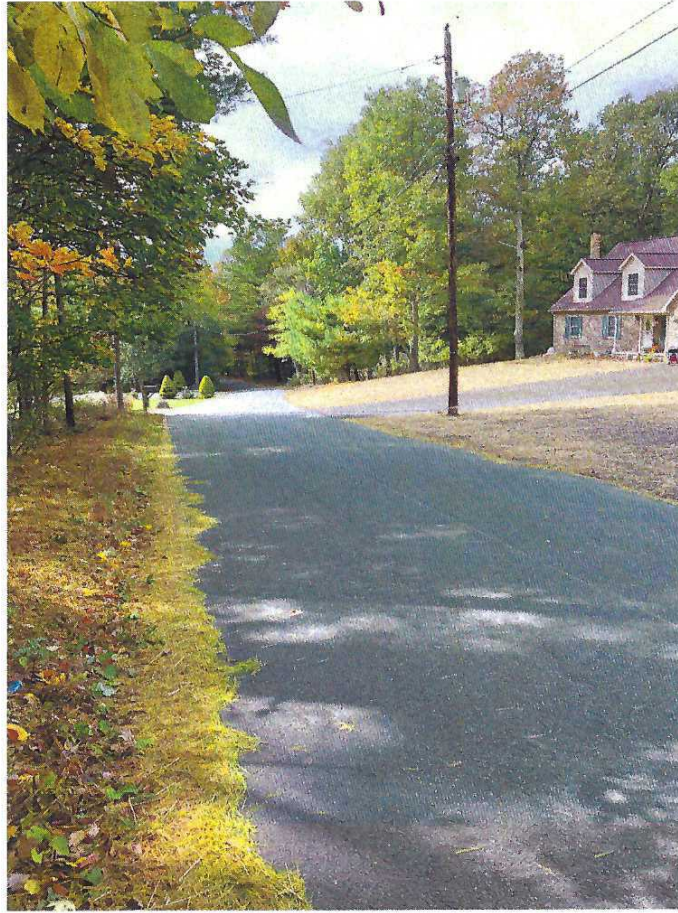
FRONT OF SUBJECT



REAR OF SUBJECT



ENTRANCE



STREET VIEW



COMPARABLE # 1



COMPARABLE # 2



COMPARABLE # 3

**United States Bankruptcy Court
Middle District of Pennsylvania**

In re **Shawn K. Monn**

Debtor(s)

Case No. **1:19-bk-04540**

Chapter **13**

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: **November 4, 2019**

/s/ Shawn K. Monn

Shawn K. Monn

Signature of Debtor